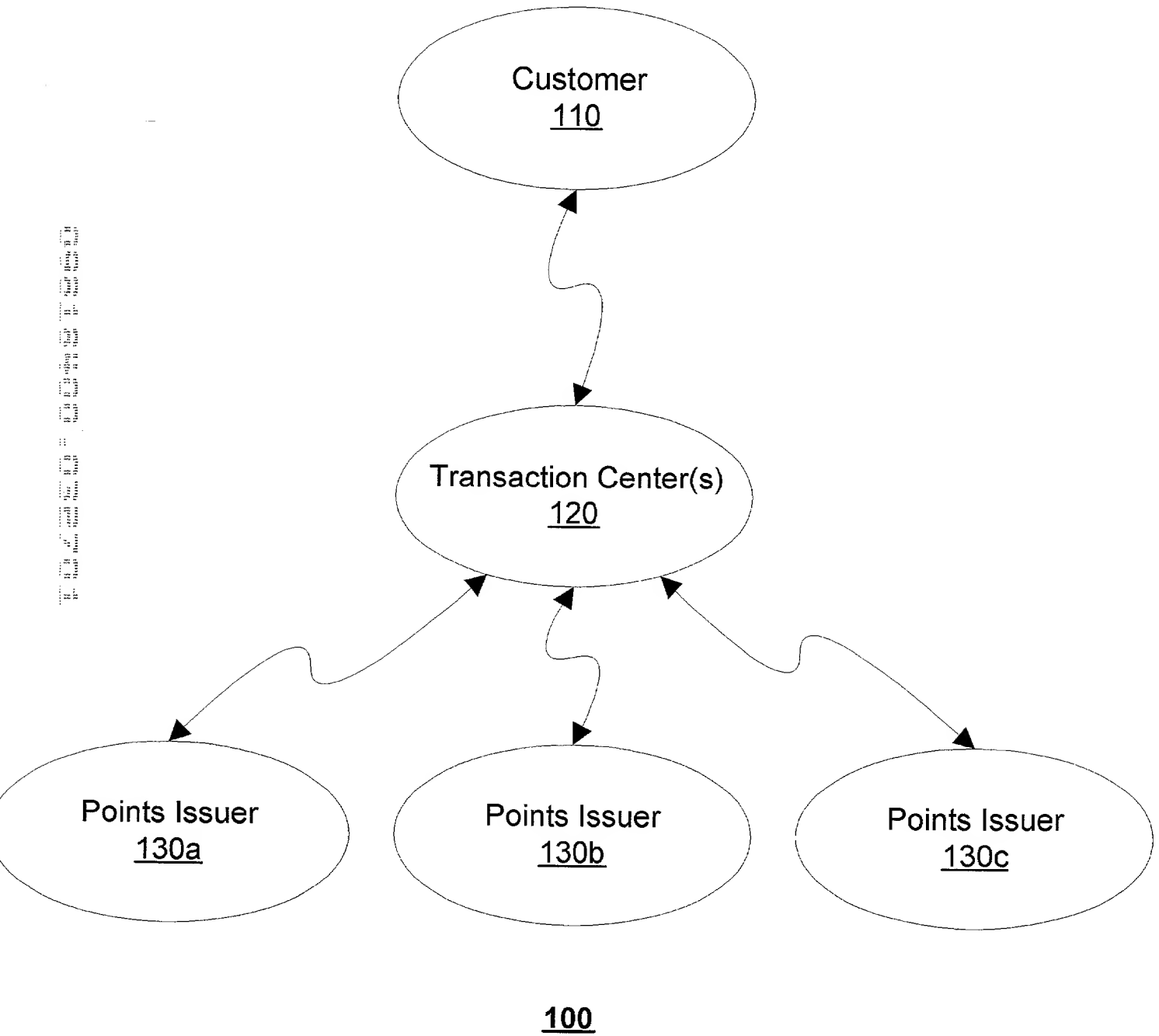


FIG. 1



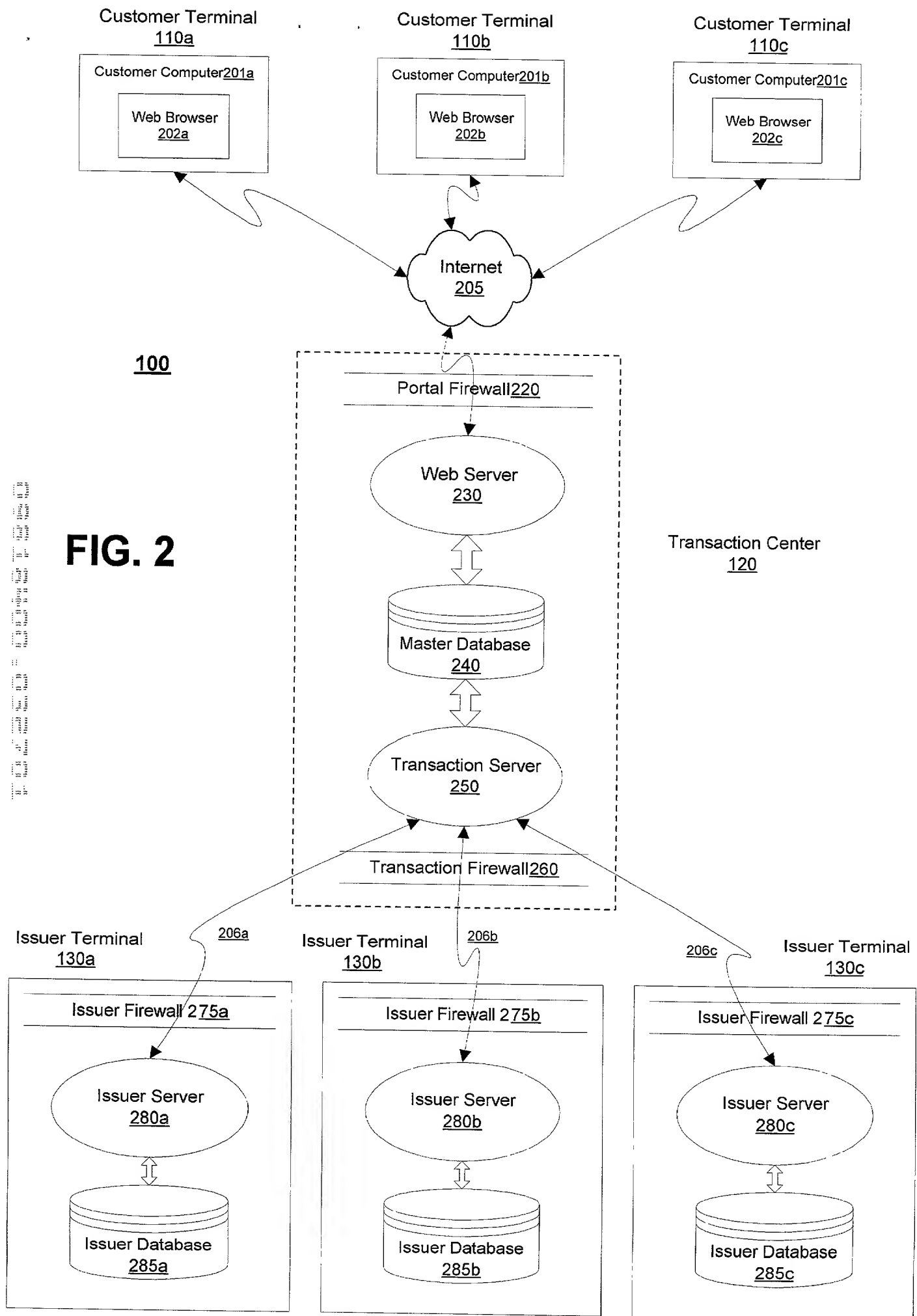
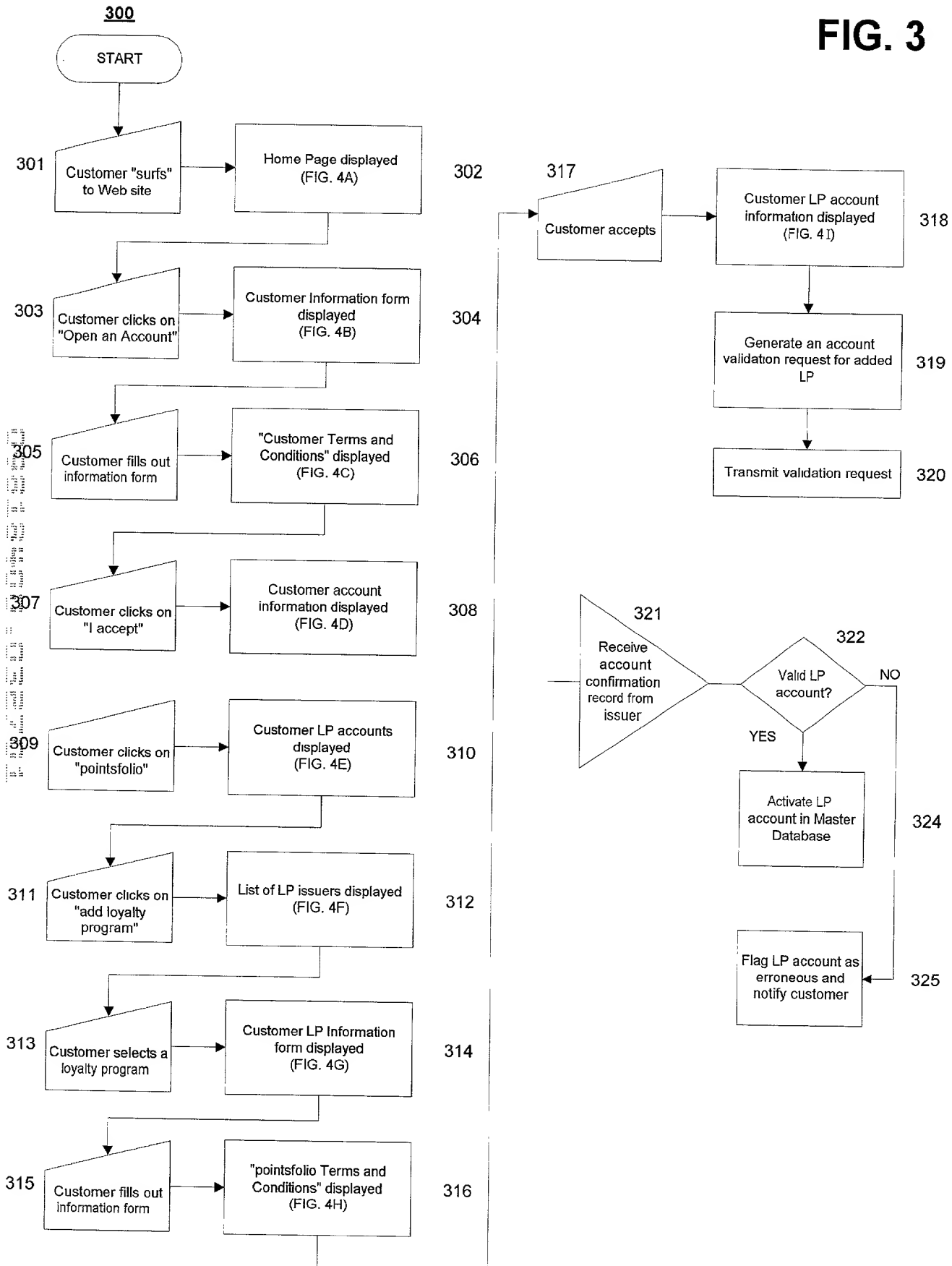


FIG. 3



points.com

home pointsfolio exchange calculator exchange now award finder



405

Welcome to **points.com** - the place for members of the world's loyalty programs! Whether it's points, miles or another currency, points.com offers a revolutionary way to make them all count!

[more about points.com](#) [view Flash presentation](#)

introducing pointsexchange™

The world's first loyalty program currency exchange! Exchange points or miles between programs and reach awards faster than ever before! more about [pointsexchange](#) view a [Flash presentation](#) view our [exchange tour](#)

quick award finder

Try our quick [award finder](#) to see what awards you can redeem your points for!

find awards

[more about award finder](#)

open an account for free...

and you could win!

Earn a **free** pointsexchange and a chance to win a million points or miles!

[open an account now!](#)

[more about opening an account](#)

401

402

403

introducing pointsfolio™

Manage your loyalty programs in one place... **free!** Track account balances, set award goals and see your progress!

[view list of programs](#)

[more about pointsfolio](#)

[open an account](#)

[help](#)

[about points.com](#)

[about our partners](#)

[contact us](#)

username

password

login

[troubleshooting](#)

points.com
partners

Points.com is proud to partner with many of the world's leading loyalty programs. Find out more about our partners and the programs they offer.

Internet

3:47 PM

Microsoft PowerPoint - P...

Inbox - Microsoft Outlook

Start

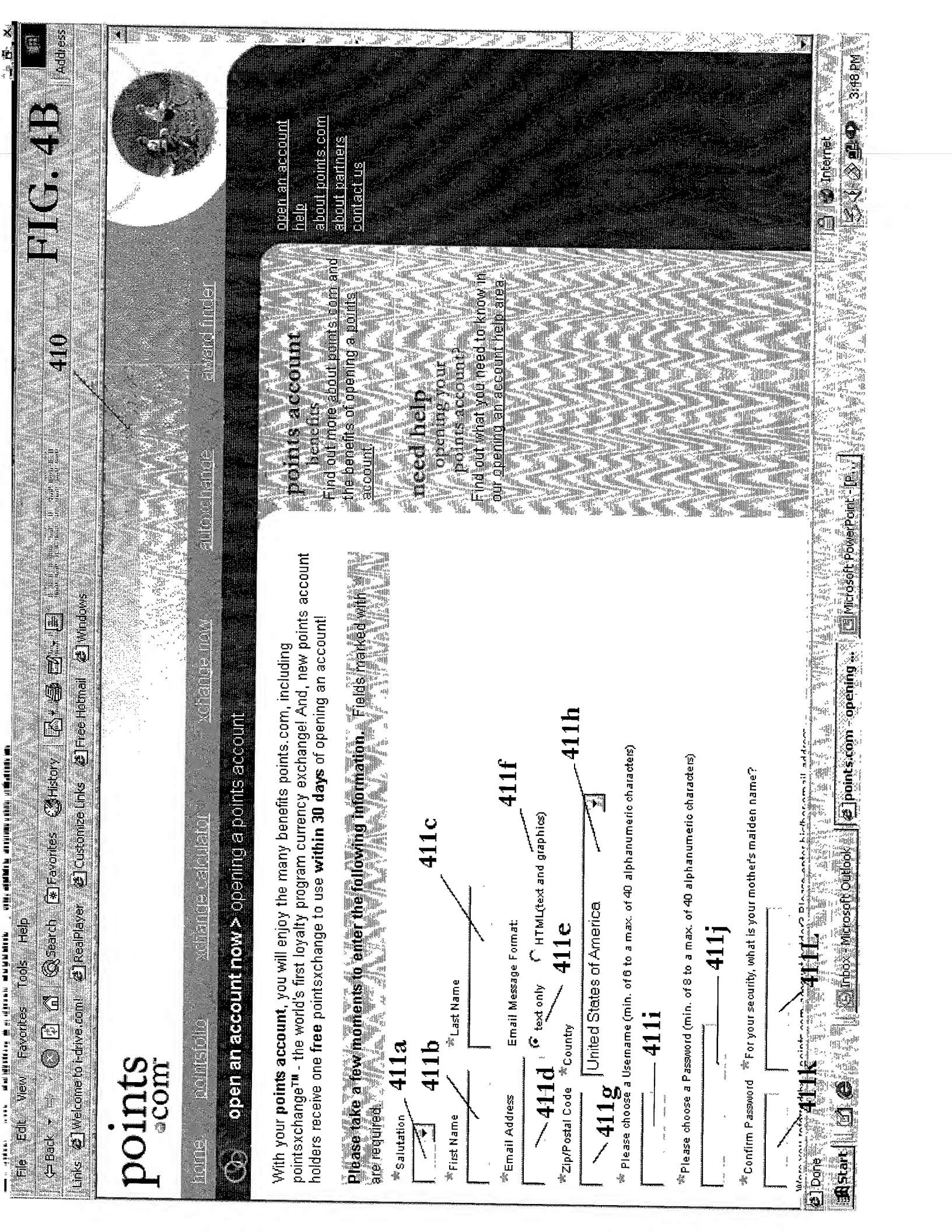


FIG. 4B

410

points
com

home

pointsfolio

exchange now

autowatch

award finder

open an account now > opening a points account

With your **points account**, you will enjoy the many benefits points.com, including pointsxchange™ - the world's first loyalty program currency exchange! And, new points account holders receive one **free** pointsxchange to use **within 30 days** of opening an account!

Please take a few moments to enter the following information. Fields marked with * are required.

*Salutation 411a

*First Name 411b

*Last Name 411c

*Email Address 411f

Email Message Format:

*411d

*text only

*HTML(text and graphics)

*Zip/Postal Code 411e

*Country

United States of America 411h

*Please choose a Username (min. of 8 to a max. of 40 alphanumeric characters)

*411i

*Please choose a Password (min. of 8 to a max. of 40 alphanumeric characters)

*411j

*Confirm Password *For your security, what is your mother's maiden name?

When you receive your points card, please enter this e-mail address

411k

411l

Done

Start

Inbox

Microsoft Outlook

opening ...

Microsoft PowerPoint

Internet

3:18 PM

points
com

home pointsfolio

exchange calculator

exchange now

autoexchange

awardfinder

open an account now > points account terms & conditions

account terms & conditions

Please review the following terms and conditions of your points account and show your acceptance and understanding by checking the box below.

OUTLINED BELOW IS IMPORTANT INFORMATION REGARDING THE TERMS AND CONDITIONS OF USING THE PRODUCTS AND SERVICES OF POINTS.COM AS A POINTS OR POINTSPUS ACCOUNT HOLDER.

PLEASE READ THE FOLLOWING CAREFULLY AND RETAIN A COPY FOR FUTURE REFERENCE (please note that the information contained

422

☒ I accept.

424

open account

points
com

WHERE THEY ALL COUNT™

[privacy policy](#) [security policy](#)

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Inbox - Microsoft Outlook

points.com - account t...

Microsoft PowerPoint - P...

Done

Start

Internet

3:49 PM

points
com

home pointsfolio exchange calculator

open an account now > points.com account confirmation

Welcome, Steve Ogden to points.com!

Thank you! Your points account information is displayed below. As a points account holder you now have access to the many benefits of points.com including pointsxchange™. To start getting the most from your points or miles, we suggest you start building your pointsfolio today.

432

edit my profile

points.com account information for Steve Ogden

Username: STEPHENOGDEN
Mother's Maiden Name: Brinkman
Salutation: Mr.
First Name: Steve
Last Name: Ogden
Email Address: steve@points.com
Email Message Format: text only
Country: Canada
Zip/Postal Code: M4T 1G4
Would you like to receive news, special offers or other information from points.com or its partners? yes

edit my profile

open a pointsplus account

set up your

pointsfolio

Start building your pointsfolio now by adding your loyalty programs to make them all count!

get more with
a pointsplus
account

Find out more about the benefits of opening a pointsplus account

open pointsplus

help

about points.com

about partners

my profile

contact us

log out

pointsplus

your program

your program

your program

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your program

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FIG. 4D

430



Address



Internet

3:49 PM

Microsoft PowerPoint - [P...]

Inbox - Microsoft Outlook

Start

points.com opening ...

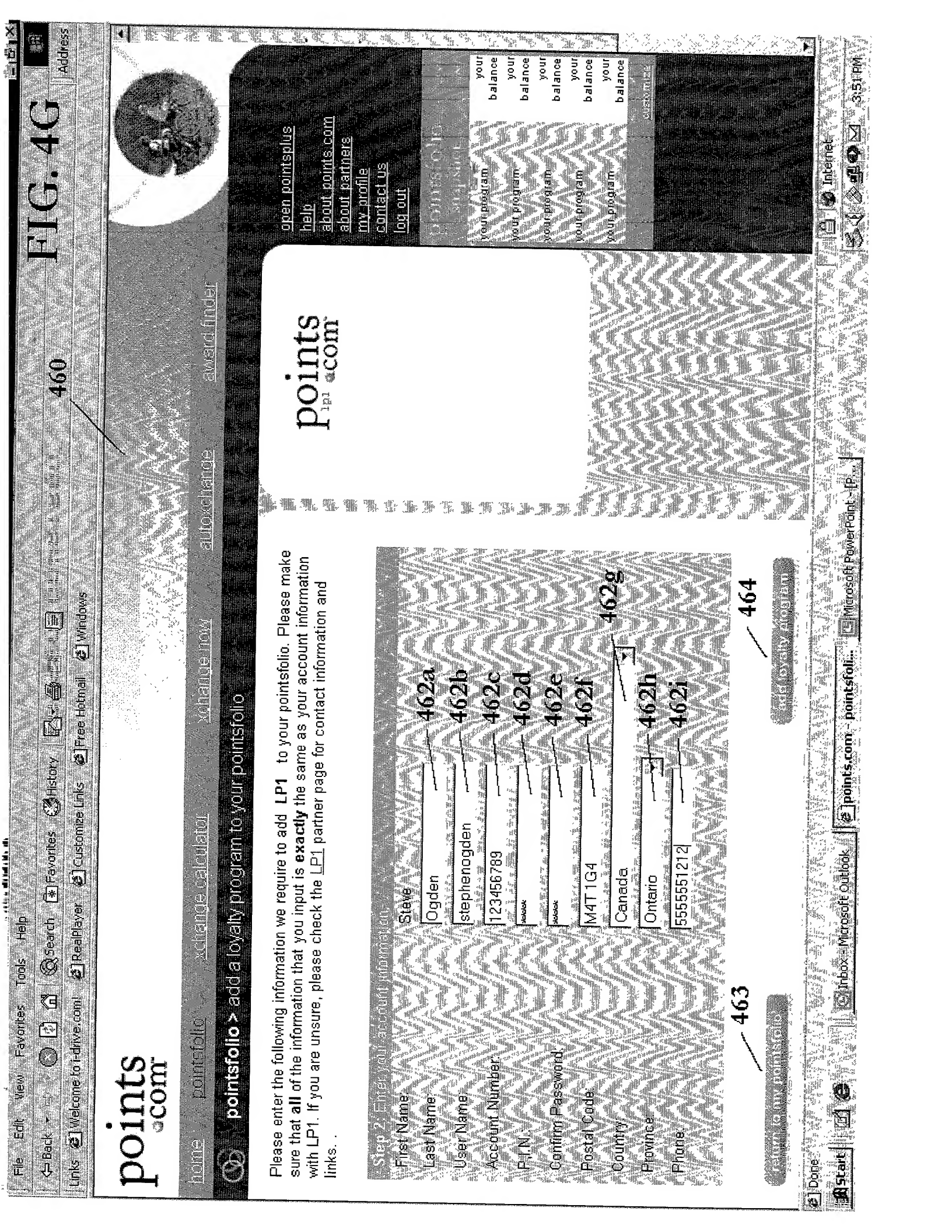


FIG. 4G

460

points
com

home pointsfolio exchange calculator autoexchange award finder

pointsfolio > add a loyalty program to your pointsfolio

Please enter the following information we require to add LP1 to your pointsfolio. Please make sure that **all** of the information that you input is **exactly** the same as your account information with LP1. If you are unsure, please check the LP1 partner page for contact information and links.

Step 2: Enter your account information.

First Name	Steve	462a
Last Name	Ogden	462b
User Name	stephenogden	462c
Account Number	123456789	462d
P.I.N.	XXXX	462e
Confirm Password	XXXX	462f
Postal Code	M4T1G4	462g
Country	Canada	462h
Province	Ontario	462i
Phone	5555551212	462j

463

464

return to my pointsfolio

add loyalty program

Done

Start

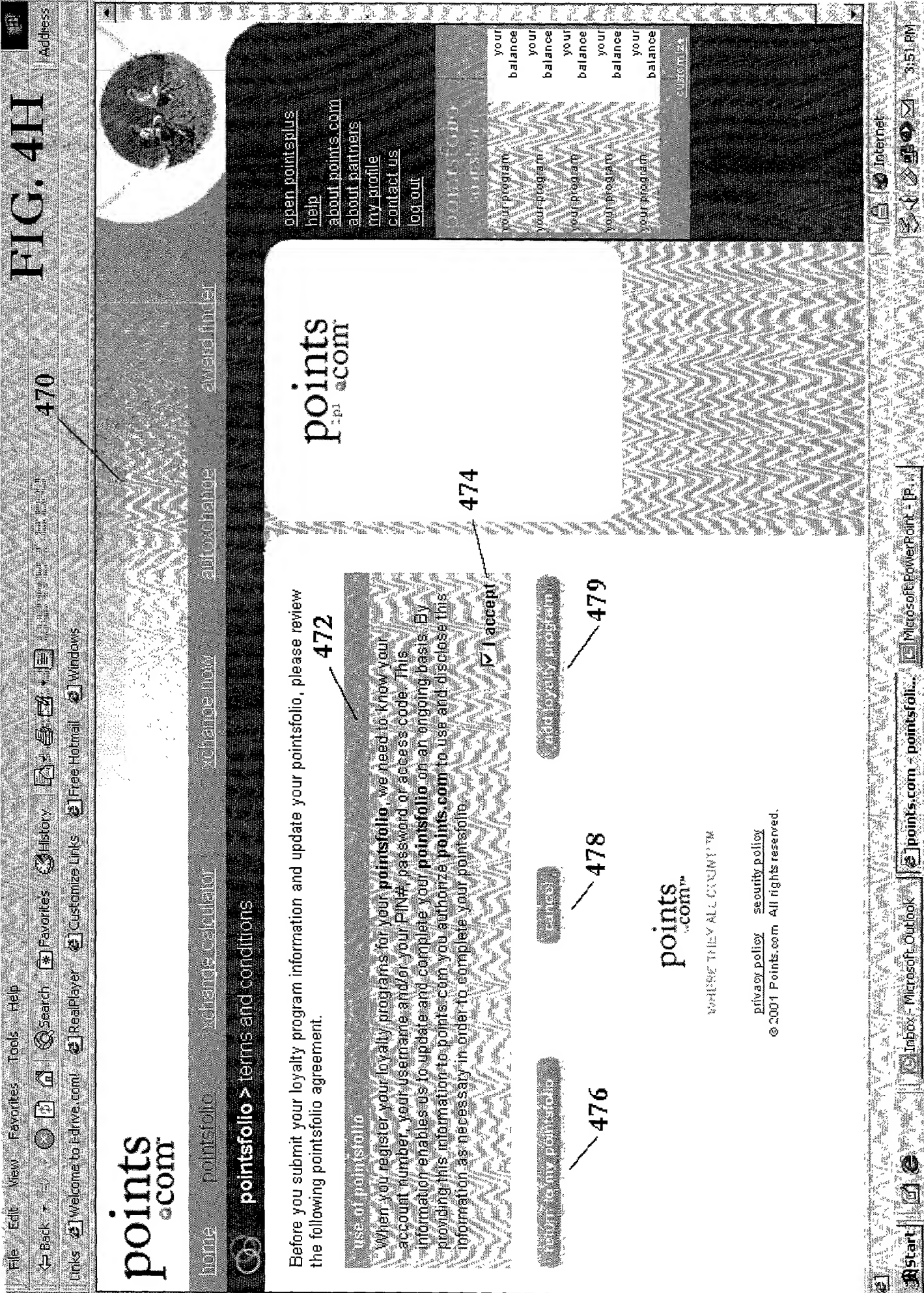
Inbox - Microsoft Outlook

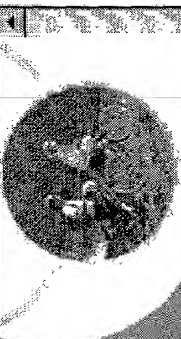
points.com - pointsfoli...

Microsoft PowerPoint - IP...

Internet

3:51 PM





Thank you for updating your account information with points.com. Your pointsfolio will be updated with your current information within 24 hours.

Last Name	STEVE
First Name	OGDEN
User Name	STEPHENOGDEN
Account Number	123456789
PIN/Password	*****
Postal Code	M4T 1G4
Country	CA
Province	ON
Phone	5555551212

Please note: Any pointsxchange transactions you may have pending may take longer to complete while we cross reference your changes with the program.

return to my pointsfolio

points.com™

points.com

- [open pointsplus](#)
- [help](#)
- [about points.com](#)
- [about partners](#)
- [my profile](#)
- [contact us](#)
- [log out](#)

pointsfolio
customize

FIG. 41

480

482

484

FIG. 5A

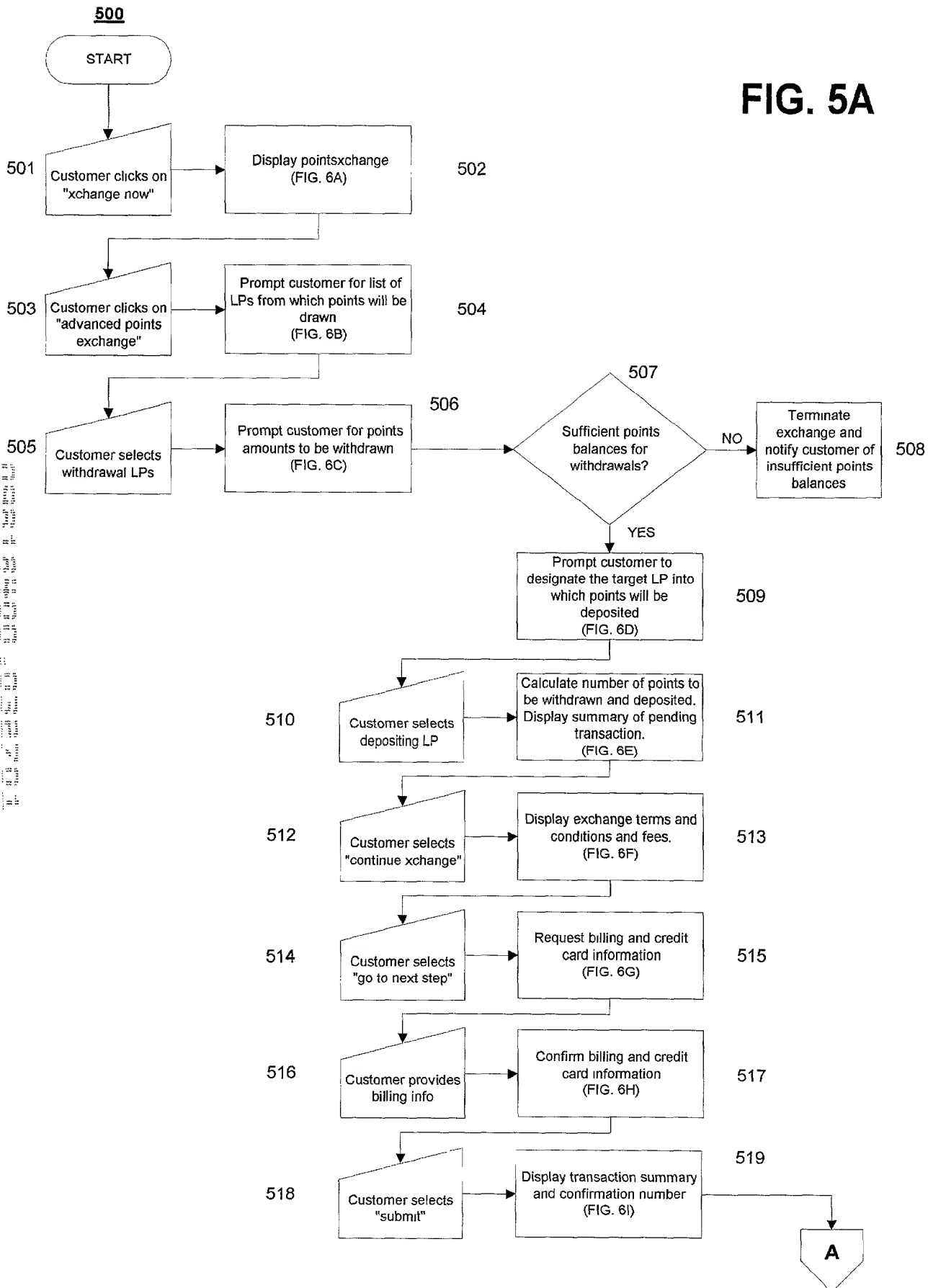
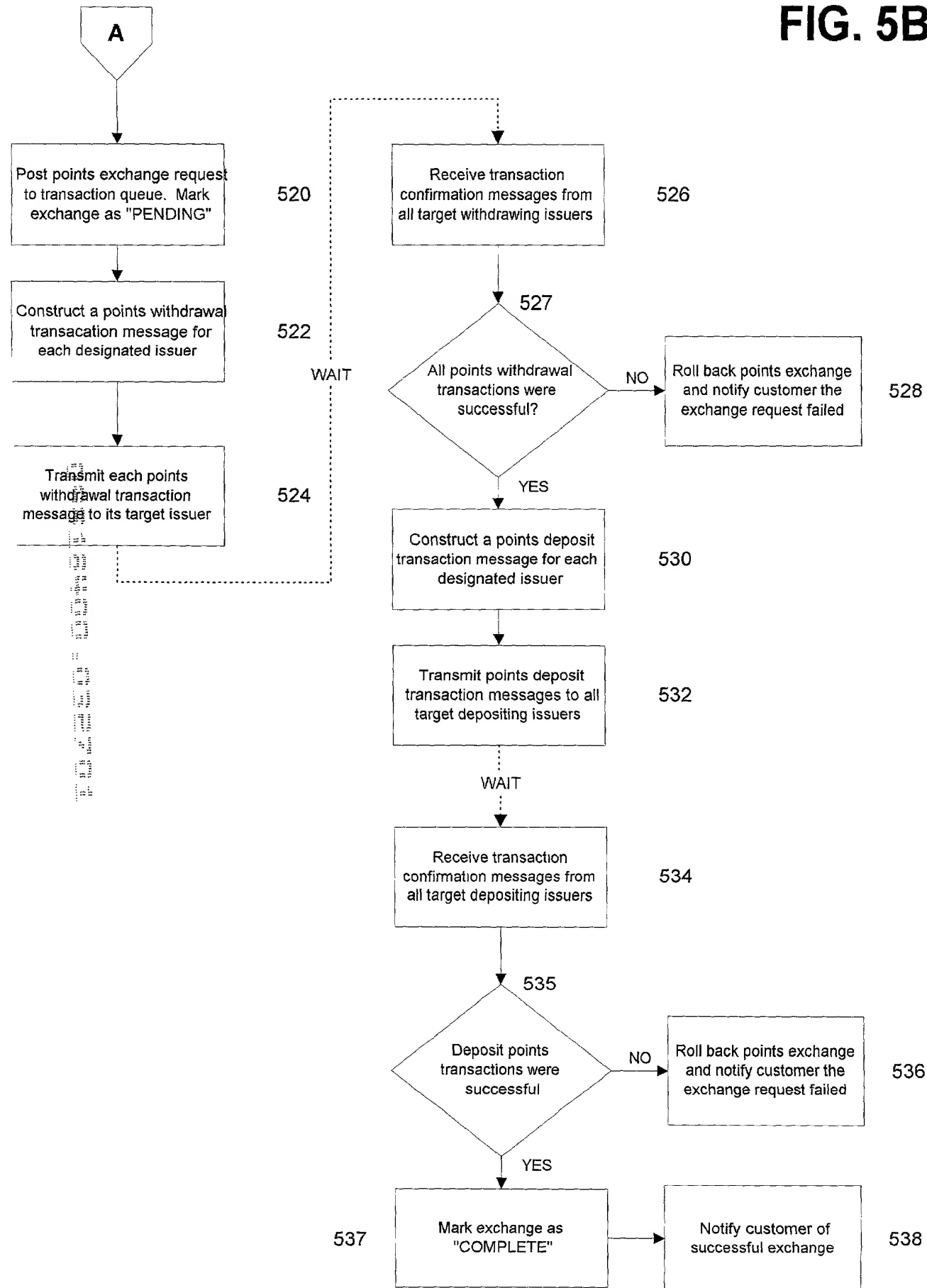


FIG. 5B



points.com

home pointsfolio exchange now > pointsexchange

Welcome to **pointsexchange** where all your points and miles really count! With a points account, each pointsexchange, from as many as 10 programs at one time, is just \$5.95CAD (plus applicable taxes). Or, open a **pointsplus** account to enjoy **unlimited pointsexchanges** for only \$14.95CAD per year (plus applicable taxes).

Step 1: **xchange from:**

Step 2: **xchange amount:**

Step 3: **xchange to:**

- Step 1: Select the program from which you want to xchange
- Step 2: Enter the amount you want to xchange.
- Step 3: Select the program to which you want to xchange.

calculate xchange

points.com

WHERE THEY ALL COUNT™

privacy policy security policy

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advanced
pointsexchange

Exchange points or miles from up to 10 programs to one program at one time using advanced pointsexchange

pointsexchange
help

If you have questions about pointsexchange, visit our help area or our xchange tour.

[open pointsplus](#)
[help](#)
[about points.com](#)
[about partners](#)
[my profile](#)
[contact us](#)
[log out](#)

points.com	1,000,000
pointsplus	1,000,000
LP15	100,000
LP2	100,000
customize	

points.com

from content

actame calculator






exchange now

Edward Field

xchange now > advanced pointsxchange





Step 1:

Select up to 10 programs **from** which you want to xchange.

LP15	
LP16	
	
	
	

612a

612b

 <p> YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. </p>	 <p> YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. </p>	 <p> YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. </p>	 <p> YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. YATIRIM MENKUL DEĞERLER A.Ş. </p>
--	--	--	--

612j

collezione

614

points.com™

THEORY

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Step 1:

Select the programs from which you want to exchange.

Step 2

Enter the amount you want to exchange from the programs you selected in Step 1.

Step 3

Select the one program to which you want to exchange.

upper pointsplus

1014

about.points.com

about partners

my profile

contact us

franco

CONCLUSIONS

1,000,000

1.000 0000

100.000

100,000

[illegible]

1. **Don't**

Start

Inbox - Microsoft Outlook

points.com - kchange ...

 Microsoft PowerPoint - [P]

Internet

0:55 PM

points.com

home pointstfolio xchange now xchange calculator xchange now award finder

Step 2:
Enter the amount to xchange from each program.

LP15
150000

622a

LP16
150000

622b

go back to previous step

624

Step 1:
Select the programs from which you want to xchange.

Step 2:
Enter the amount you want to xchange from the programs you selected in Step 1.

Step 3:
Select the one program to which you want to xchange.

open [pointsplus](#)
[help](#)
[about points.com](#)
[my profile](#)
[contact us](#)
[log out](#)

Points.com
xchange

LP15
1,000,000

LP16
1,000,000

LP2
100,000

LP3
100,000

POINTS.M12.2

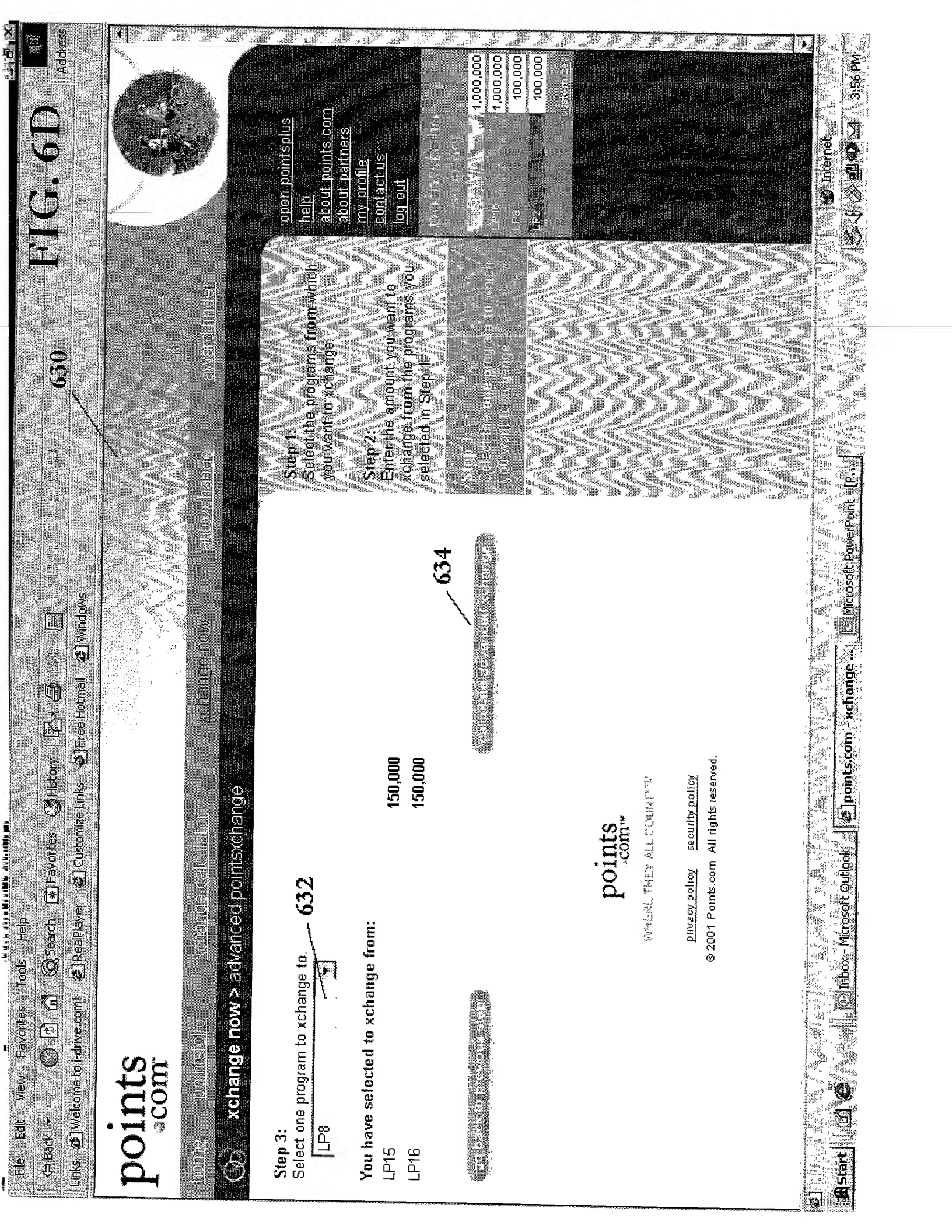


FIG. 6D

630

points
com

home pointsfolio

exchange calculator

exchange now

autotransaction

award finder

exchange now > advanced pointsxchange

Step 3:

Select one program to exchange to.

632

LP8

You have selected to xchange from:

LP15

LP16

150,000

150,000

634

go back to previous step

calculate advanced exchange

Step 1:

Select the programs from which you want to xchange.

Step 2:

Enter the amount you want to xchange from the programs you selected in Step 1.

Step 3:

Select the one program to which you want to xchange.

points	1,000,000
LP15	1,000,000
LP16	100,000
LP2	100,000
customize	

points
com

WHERE THEY ALL COUNT IT!

privacy policy

security policy

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Start

Inbox - Microsoft Outlook

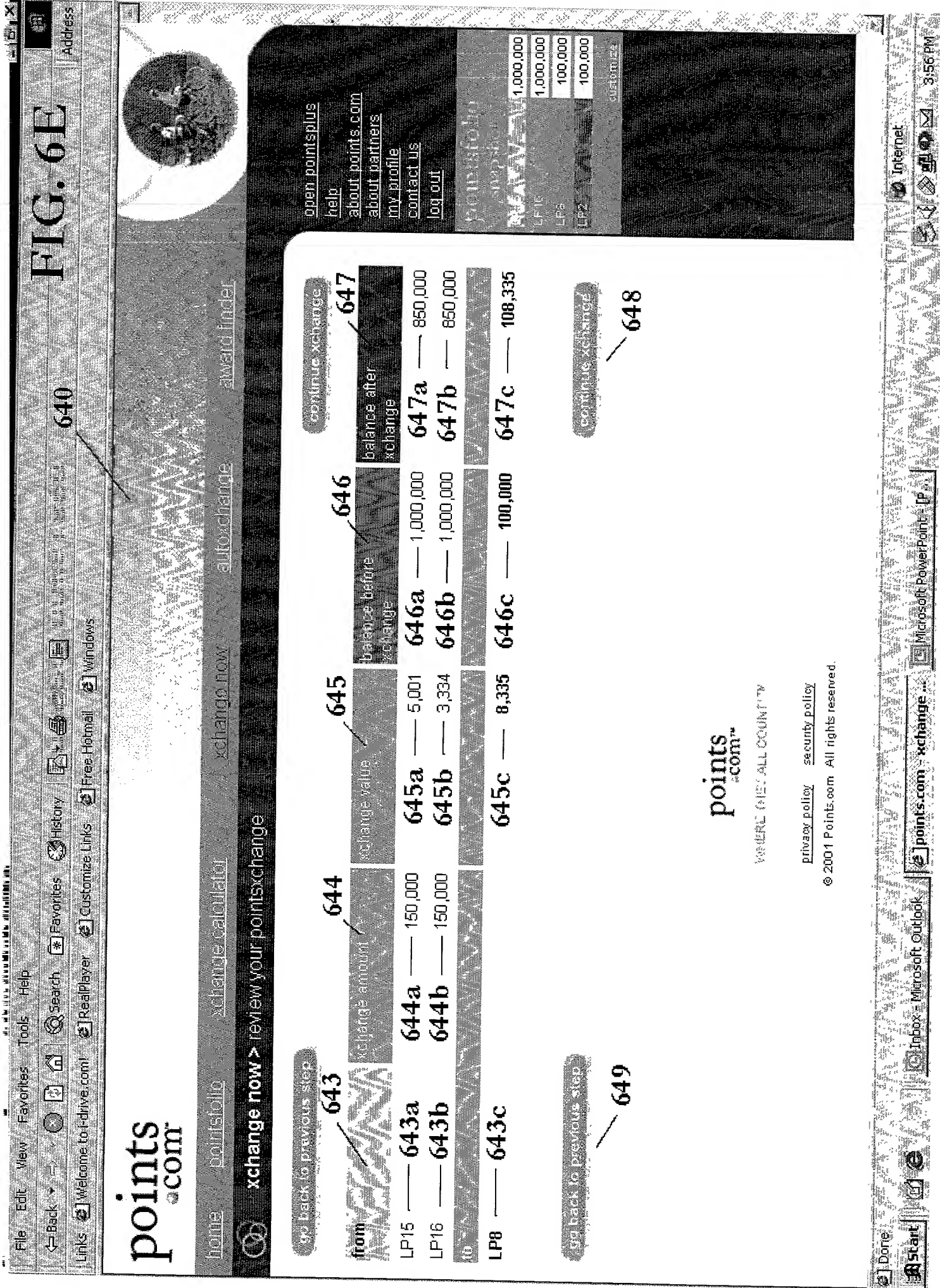
points.com xchange ...

Microsoft PowerPoint (P...

Internet

3:56 PM

FIG. 6E



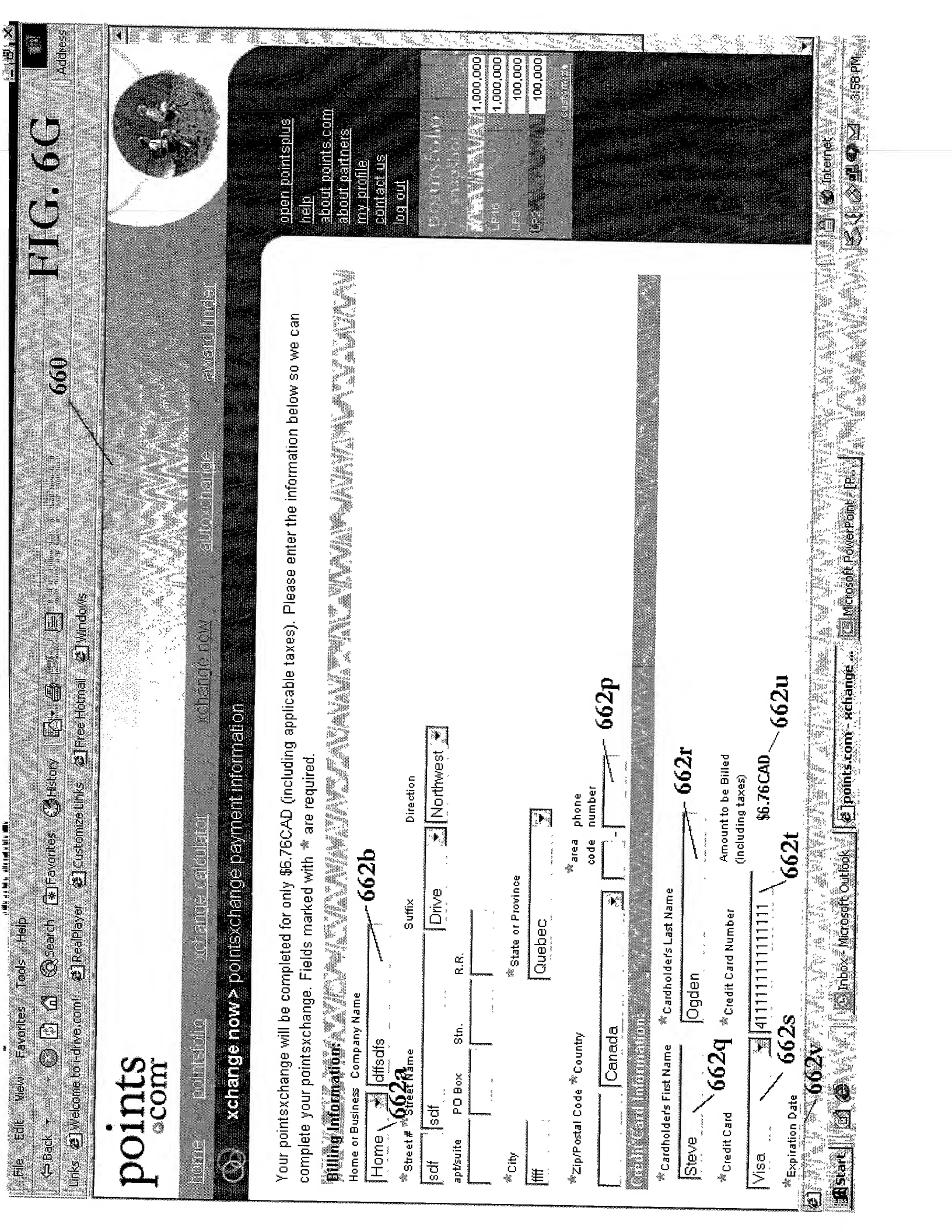


FIG. 6G

660

points
com

home pointsinfo

exchange calculator

exchange now

autotransfer

award finder



exchange now > pointsxchange payment information

Your pointsxchange will be completed for only \$6.76CAD (including applicable taxes). Please enter the information below so we can complete your pointsxchange. Fields marked with * are required.

Billing Information

Home or Business Company Name

Home \ sdfsf 662b

* Street # Street Name

sdf

Suffix

Drive

Direction

Northwest

apts/suite

P.O. Box

Sth.

R.R.

* City

fff

* State or Province

Quebec

* Zip/Postal Code

Canada

* area phone code number

662p

Credit Card Information:

* Cardholder's First Name

Steve

* Cardholder's Last Name

Ogden

662r

* Credit Card

662q

* Credit Card Number

Visa

4111111111111111

Amount to be Billed (including taxes)

\$6.76CAD

* Expiration Date

662s

662t

662u

* Start

662v

Internet

Microsoft Outlook

Inbox

Microsoft PowerPoint

points.com - exchange...

3:58 PM

FIG. 6H

670

complete your pointsxchange. Fields marked with * are required.

Billing Information:

Home or Business Company Name

Home \ dffsdfs 672b

* Street # * Street Name

sdf sdfs Drive Northwest

apts/suite PO Box Sth. R.R.

* City

ffff

* State or Province

Quebec

* Zip/Postal Code * Country

Canada

* area phone code number

Credit Card Information:

* Cardholder's First Name

Steve

* Cardholder's Last Name

Ogden

* Credit Card

Visa

* Credit Card Number

4111111111111111

* Expiration Date

05 04

* Amount to be Billed (including taxes)

\$6.76CAD 672u

points.com™

WHERE THEY ALL COUNT™

privacy policy security policy

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about points.com

about partners

my profile

contact us

log out

Points.com membership

1,000,000

1,000,000

100,000

100,000

customize

cancel

reset

submit

674

676

678

672v

672w

Start

Inbox

Microsoft Outlook

points.com xchange...

Microsoft PowerPoint - [P...]

Internet

3:53 PM

points
com

home
pointsfolio
exchange now
exchange calculator
exchange now
autoxchange
award finder
award finder

exchange now > pointsxchange confirmation

view my pointsfolio

Thank you for using pointsxchange

Confirmation Number: 1130

682

Your pointsfolio has been updated to reflect this xchange. You will be notified via email within 24 to 72 hours when the loyalty programs have completed your pointsxchange. You can also check your pointsfolio at any time to view the status of your xchange.

Total billed to your credit card: \$6.76CAD

684

exchange amount

686

balance before
xchange

688

balance after
xchange

685

5,001

1,000,000

850,000

687

3,334

1,000,000

850,000

689

8,335

100,000

108,335

LP15

LP16

to

LP8

view my pointsfolio

another xchange

points.com

Microsoft Outlook

Microsoft PowerPoint

Internet

8:58 PM

700

START

701

Define data format, validation
rules for account confirmation

FIG. 7A

710

FIG. 7B

712

Customer
account
validation
request
received

713

Format of customer
account validation
request correct?

NO

Transmit account
confirmation record
containing an error response
code

714

YES

715

Customer is a valid
member of this LP?

NO

Transmit account
confirmation record
containing an error response
code

716

YES

717

Transmit account
confirmation record
containing confirmation code
and current point account
balance for this member

718

Flag member account as a
customer of transaction
center

720

START

721

Define data format &
communications protocol for
providing account balance
updates

FIG. 7C

730

FIG. 7D

732

Account
balance
change
detected

Transmit update account
balance record

733

740

FIG. 7E

744

Account
balance
request
received

745

Format of balance
request message
correct?

NO

Transmit confirmation record
containing an error response
code

746

YES

747

Customer is a registered
member of this LP?

NO

Transmit confirmation record
containing an error response
code

748

YES

749

Transmit update account
balance record

FIG. 7F

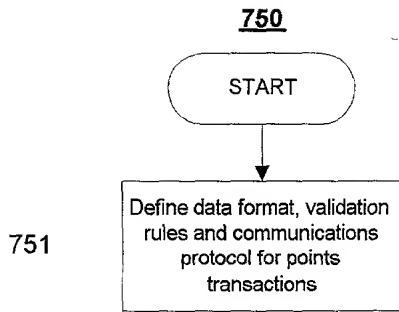


FIG. 7G

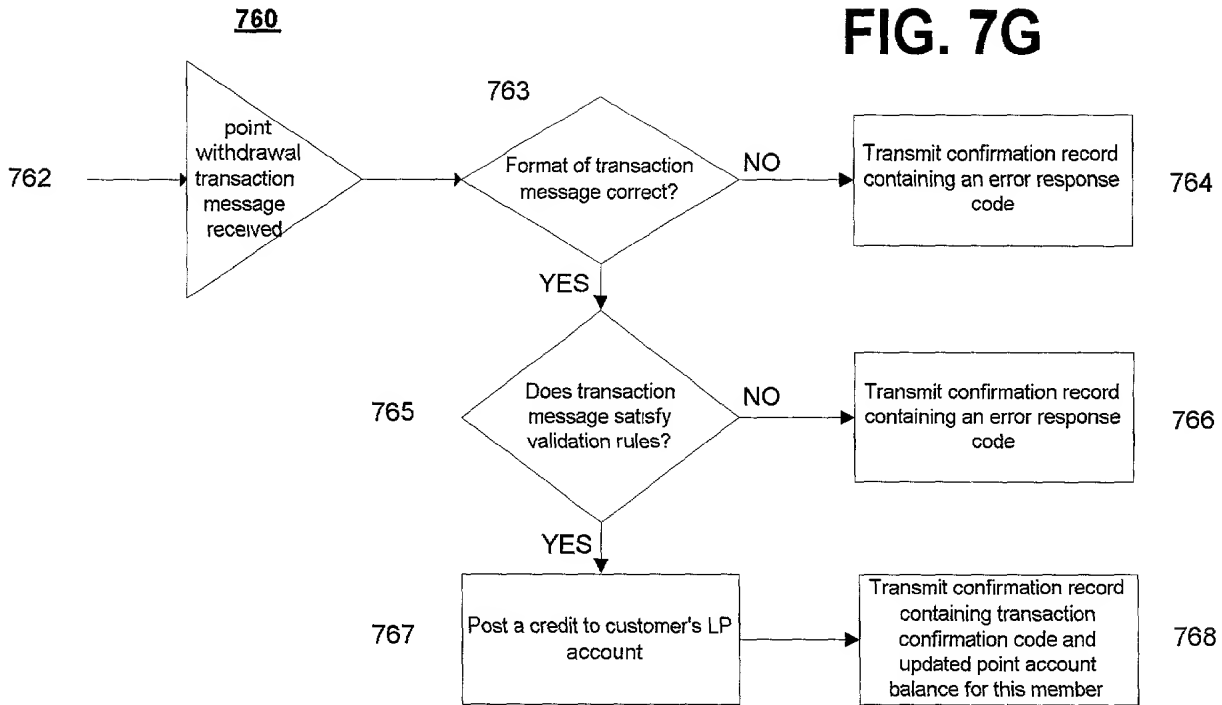


FIG. 7H

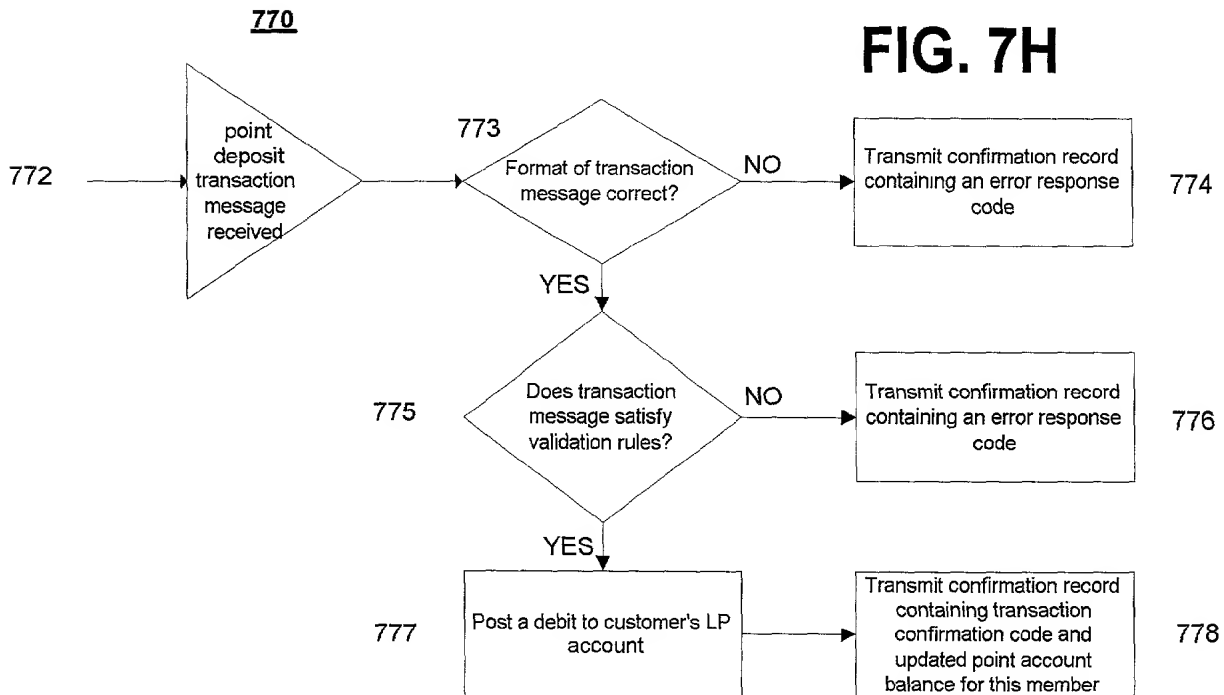


FIG. 8 is a flowchart illustrating a method for setting and transmitting point withdrawal and point deposit rates to a transaction center.

FIG. 8

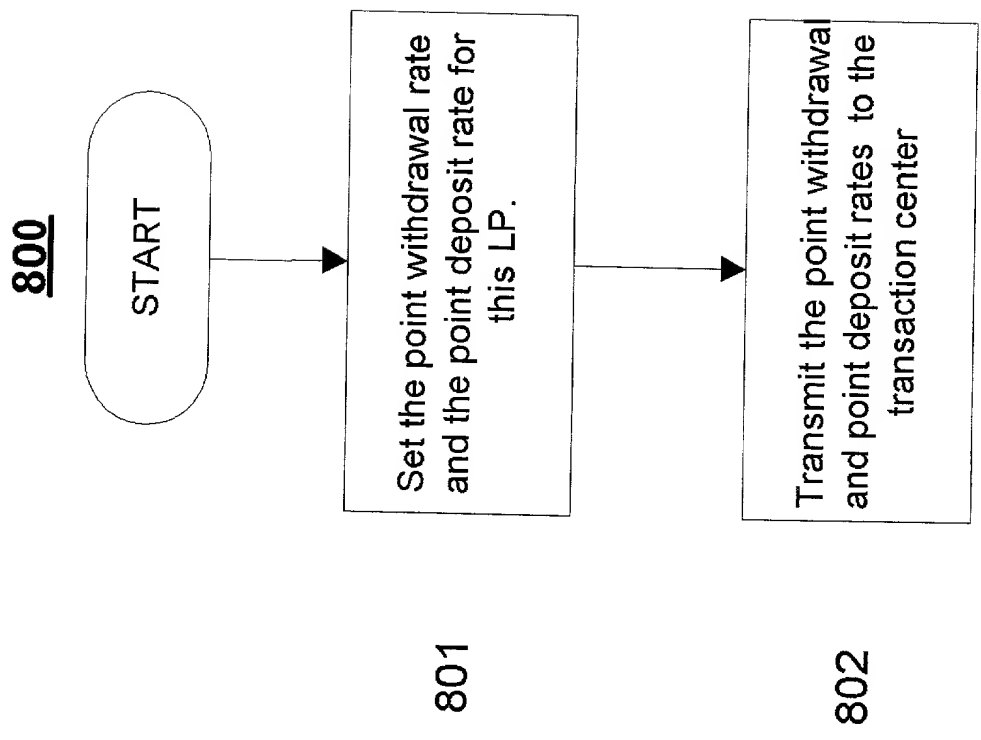
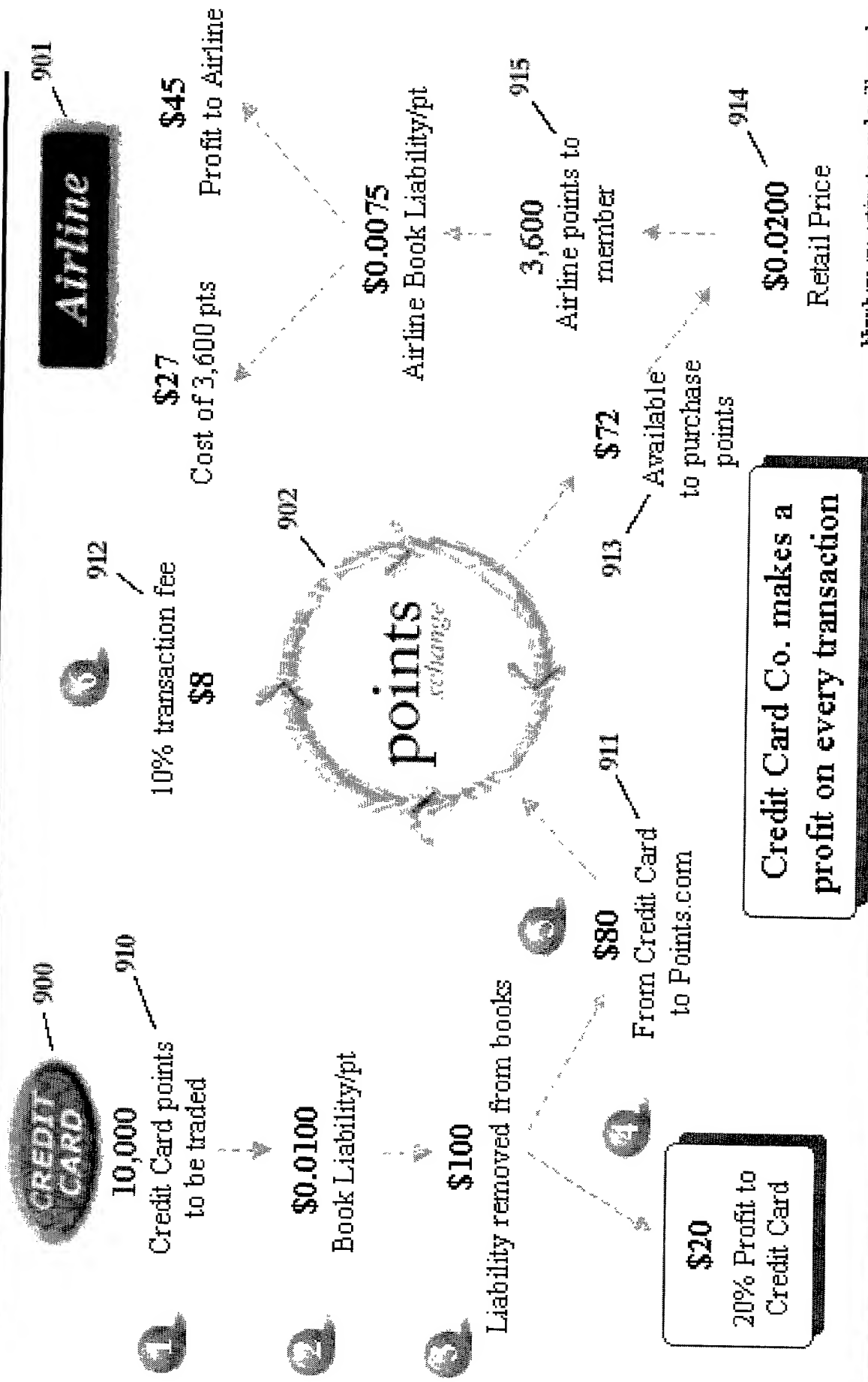


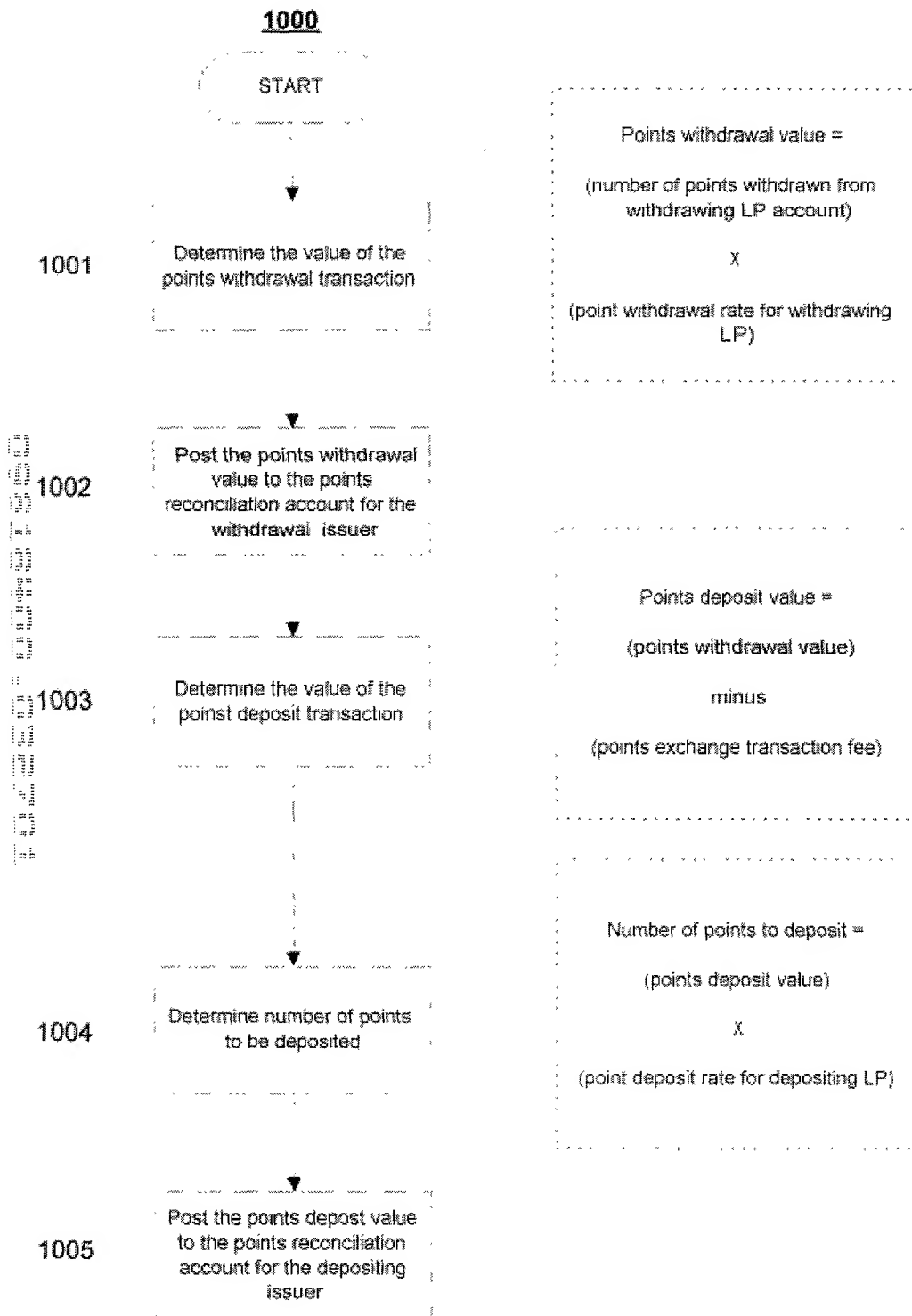
FIG. 9

Revenue Flow of Sample trade FROM Credit Card



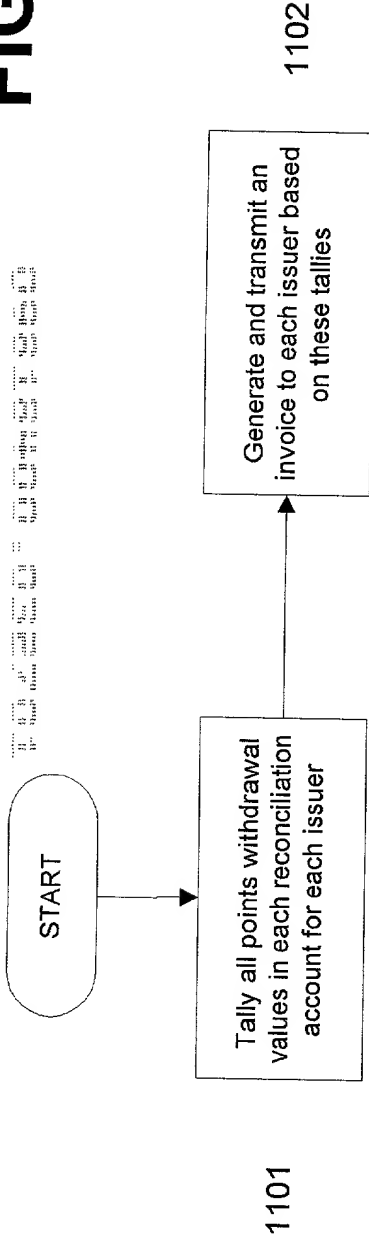
Numbers are estimates and will vary by partner

FIG. 10



1100

FIG. 11



1200

FIG. 12

